Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
District of(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Michelle	
	government-issued picture identification (for example,	First name	First name
	your driver's license or	M	
	passport).	Middle name	Middle name
		Cooper	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	0.400	
	your Social Security	xxx - xx - <u>8169</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9xx - xx

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Document Cooper Michelle Μ Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN	
5.	Where you live	3005 W Wellington Ave	If Debtor 2 lives at a different address:	
		Unit		
		Chicago IL 60618 City State ZIP Code COOK County	City State ZIP Code County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
		Number Street	Number Street	
		P.O. Box	P.O. Box	
		City State ZIP Code	City State ZIP Code	
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408	

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Michelle M Document

Case Number (if known)

Debtor 1

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Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? ☐ Yes. __ When ___ MM / DD / YYYY District None __ When ____ ___ Case Number ___ MM / DD / YYYY When MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Debtor _ Relationship to you _ When District Case Number, if known MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

	Case 17-132	21 DUC 1	Document	Page 4 of 65	Desc Main
Debtor 1	Michelle	M	Cooper	Case Number (if known)	
	First Name	Middle Name	Last Name		

property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Pa	rt 3: Report About Any Busine	esses You Ow	n as a Sole Proprietor					
Name of business, for operate as an individual, and is not a separate legal entity such as a corporation, parterhalp, or If you have more than one sole proprehictabilt, use a separate sheed and alloch it to this petition. Number Steet	12.	of any full- or part-time business?			usiness				
Number Steed Numb	business you operate as an individual, and is not a			Name of business, if any					
City Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(63A)) None of the above If you are filling under Chapter 11 of the Bankruptcy Code and are you a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11. No. I am filing under Chapter 11. but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? Yes. What is the property? Number Street Number Street Number Street Number Street Number Street Number		a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a		Number Street					
Check the appropriate box to describe your business:		to this petition.		City				State	
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(53A)) None of the above ### You are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, but I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes.				•	hoy to describe	vour husiness		Otato	Zip Gode
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filling under Chapter 11 of the Bankruptcy Code and are you a small business debtor.							101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above				☐ Single Asset Rea	Estate (as def	ined in 11 U.S.C.	§ 101(51B))		
None of the above				☐ Stockbroker (as o	efined in 11 U.	S.C. § 101(53A))			
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is				☐ Commodity Broke	er (as defined ir	11 U.S.C. § 101	(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(S1D). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention If immediate attention is needed, why is it needed? Number Street Where is the property? Number Street				☐ None of the abov	е				
Interest of interest of interest of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). When the procedure in 11 U.S.C. § 1116(1)(B).								
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Pa	rt 4: Report if You Own or Hav	ve Any Hazard	ous Property or Any Prop	erty That Needs	Immediate Atten	tion		
Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	14.	property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?					
that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		public health or safety? Or do you own any property that needs immediate attention? For example, do you own		If immediate attention is	needed, why is	it needed?			
		that must be fed, or a building		. Where is the property?					
Citu Stata 7ID Coda					Number	Street			
					City				e ZIP Code

Debtor 1

Michelle

M

Document

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Case Number (if known)

Part 5:

Explain Your Efforts to R

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:

Incapacity.

Disability.

I have a mental illness or a mental

incapable of realizing or making

rational decisions about finances.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

deficiency that makes me

Incapacity.

Disability.

I have a mental illness or a mental

incapable of realizing or making

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

rational decisions about finances.

deficiency that makes me

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Document Cooper Michelle Μ Debtor 1 Case Number (if known)

	First Name	Middle Name Last	Name			
Pa	rt 6: Answer These Question	ns for Reporting Purposes				
16.	What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. 				
		☐No. Go to line 16c. ☐Yes. Go to line 17.				
		16c. State the type of debts	you owe that are not consumer debts or busines	ss debts.		
17.	Are you filing under Chapter 7?	No. I am not filing und	ler Chapter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		Chapter 7. Do you estimate that after any exempoenses are paid that funds will be available to dis			
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000		
	you estimate that you owe?	☐ 50-99 ☐ 400-400	☐ 5,001-10,000	50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	rt 7: Sign Below					
For	you	I have examined this petition, correct.	, and I declare under penalty of perjury that the i	information provided is true and		
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		/s/ Michelle M Coo Signature of Debtor 1	_ 	gnature of Debtor 2		
		Executed on 04/25/2	2017 Ex	ecuted on		

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Debtor 1	Michelle	Michelle M (Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Nicholas Jacob Tepeli	Date	Date: 04/25/2	2017
Signature of Attorney for Debtor		MM / DD / YYYY	
Nicholas Jacob Tepeli			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
			_
Chicago	IL	60603	_
	IL State	60603 ZIP Code	-
Chicago City Contact Phone 312-332-1800	State		acilaw.com
City Contact Phone 312-332-1800	State Email add	ZIP Code	- - acilaw.con
City	State	ZIP Code	- - acilaw.com

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Fill in this information to identify your case:						
Debtor 1	Michelle	М	Cooper	_		
	First Name	Middle Name	Last Name			
Debtor 2				_		
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number (If known)	r					

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 16: Summarize Your Assets	
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	Your assets Value of what you own \$ 0 \$ 1,150
Summarize Your Liabilities	Your liabilities
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	Amount you owe \$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$71,002
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,725.14
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,722.00

Document Michelle Μ Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records					
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official \$ 1,977.80				
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim				
9a. Domestic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student loans. (Copy line 6f.)	\$ 9,731.00				
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) $$0.00$					
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Total. Add lines 9a through 9f.	\$_9,731.00				

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Fill in this in	formation to ide	ntify your case and this filing	:	0 of 65			
Debtor 1	Michelle	M	Cooper				
5	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District	of <u>ILLINOIS</u>				
Case Number			(State)		[Check if this is	an
(If known)	- mas 400A	/D				amended filing	J
	orm 106A						
n each category ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	t and describe items. List an best. Be as complete and ac ct information. If more space in umber (if known). Answe sidence, Building, Land, or Oth	curate as possible. If two m is needed, attach a separa r every question. er Real Esate You Own or Ha		equally		12/15
01. Do you ow No. Yes.	n or have any le	gal or equitable interest in a	ny residence, building, lanc	l, or similar property?			
	-	oortion you own for all of you 1. Write that number here		ng any entries for pages 			\$0.00
							\$0.00
Part 2:	Describe Your Vel	hicles					
you own that so O3. Cars, vans No. Yes. O4. Watercraft	omeone else driv i, trucks, tractore Describe , aircraft, motor	· · · · · · · · · · · · · · · · · · ·	report it on Schedule G: E: rcycles eational vehicles, other veh	•			
	Describe lar value of the p	portion you own for all of you	r entries fro Part 2, includi	ng any entries for pages			
	-	2. Write that number here	, , , , , , , , , , , , , , , , , , ,	>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any o	f the following items?			Current value of portion you own' Do not deduct secur or exemptions	?
Examples:		nishings iurniture, linens, china, kitchenwan	9				
Yes.	Describe	Furniture, linens, small appliance	es		\$500	\$	500.00
	Televisions and rac	dios; audio, video, stereo, and digi including cell phones, cameras, m		rs, scanners; music			
Yes.	Describe	cell phone			\$200	\$	200.00
	Antiques and figuri	nes; paintings, prints, or other artw collections; other collections, mem		objects;			
Yes.	Describe					\$	0.00

Official Form 106A/B Record # 719091 Schedule A/B: Property Page 1 of 6

Michelle Case 17-13221

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Cooper Decument P Doc 1

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Desc Main

Middle Name

	Sports, photograpl	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments			
No.	Describe				
10. Firearms				\$	0.00
Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment			
Yes.	Describe			\$	0.00
Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories			
Yes.	Describe	Everyday clothes, shoes, accessories \$300)	\$	300.00
12. Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
Yes.	Describe	Everyday jewelry, costume jewelry \$50		\$	<u>50.0</u> 0
13. Non-farm a Examples: No.	animals Dogs, cats, birds, l	norses			
Yes.	Describe			\$	0.00
14. Any other No.	personal and he	busehold items you did not already list, including any health aids you did not list			
Yes.	Describe	books, CDs, DVDs & Family Photos \$50		\$	50.00
		of your entries from Part 3, including any entries for pages you have attached		¥	\$1,100.00
	Write that numb Describe Your Fir	er here>			
rant •		anciai Assets			
Do you own or	nave any legal	or equitable interest in any of the following?	Cur	rent value of th	מר
		or equitable interest in any of the following?	port Do n	rent value of the cion you own? ot deduct secure temptions	
16. Cash Examples:	Money you have ir	or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition	port Do n	ion you own? ot deduct secure	
Examples:	Money you have ir Describe		port Do n	ion you own? ot deduct secure	
Examples: No. Yes. 17. Deposits of Examples: and other s	Describe f money Checking, savings		port Do n	ion you own? ot deduct secure temptions	d claims
Examples: No. Yes. 17. Deposits of Examples:	Describe f money Checking, savings imilar institutions.	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, for you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Bank of America	port Do n	ion you own? ot deduct secure temptions	0.00 0.00
Examples: No. Yes. 17. Deposits o Examples: and other s No.	Describe f money Checking, savings imilar institutions.	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each. Account Type: Institution name:	port Do n	ion you own? ot deduct secure temptions	0.0 <u>0</u>
Examples: No. Yes. 17. Deposits of Examples: and other s No. Yes.	Describe f money Checking, savings imilar institutions. Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, for you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Bank of America	port Do n	ion you own? ot deduct secure temptions	0.00 0.00 25.00 25.00
Examples: No. Yes. 17. Deposits of Examples: and other s No. Yes.	Describe f money Checking, savings imilar institutions. Describe tual funds, or p Bond funds, invest	a your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, for you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Bank of America Checking Account Republic Bank wallet, in your home, in a safe deposit box, and on hand when you file your petition	port Do n	ion you own? ot deduct secure temptions	0.00 0.00 25.00 25.00
Examples: No. Yes. 17. Deposits of Examples: and other s No. Yes. 18. Bonds, mu Examples: No. Yes.	Describe f money Checking, savings imilar institutions. Describe tual funds, or p Bond funds, invest	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Bank of America Checking Account Republic Bank ublicly traded stocks ment accounts with brokerage firms, money market accounts	port Do n	ion you own? ot deduct secure temptions	0.00 25.00 25.00 50.00

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Desc Main

Middle Name

20.	Negotiable instruments include	te bonds and other negotiable and non-negotiable instruments de personal checks, cashiers' checks, promissory notes, and money orders. are those you cannot transfer to someone by signing or delivering them.	
	Yes. Describe	Issuer name:	\$ 0.00
21.	Retirement or pension ac	counts	\$0.00
		RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	No. Yes. Describe	Type of account and Institution name:	
22	Security deposits and pre	inaumonte.	\$0.00
22.	• • •	osits you have made so that you may continue service or use from a company	
	Examples: Agreements with I	andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	Yes. Describe	Institution name or individual:	
	_		\$0.00
23.	Annuities (A contract for No.	a periodic payment of money to you, either for life or for a number of years)	
	Yes. Describe	Issuer name and description:	
	_		\$0.00
24.	Interests in an education 26 U.S.C. §§ 530(b)(1), 529A	IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	
	Yes. Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
0.5	Tourist and the land of the control	interests in accounts (attend the account in a line of) and sinks an account	\$0.00
25.	No.	e interests in property (other than anything listed in line 1), and rights or powers	
	Yes. Describe		
26.	Examples: Internet domain n	emarks, trade secrets, and other intellectual property ames, websites, proceeds from royalties and licensing agreements	\$0.00
	No. Yes. Describe		
	_		\$0.00
27.	Examples: Building permits, e	other general intangibles exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes. Describe		
			\$0.00
Мо	ney or property owed to yo	ou?	Current value of the portion you own? Do not deduct secured claims or exemptions
28	Tax refunds owed to you		
20.	No.		
	Yes. Describe		
20	Family assument		\$0.00
29.	Family support Examples: Past due or lump	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.		
	Yes. Describe		\$ 0.00
30.	Other amounts someone	owes you	Ψ
		sability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, aid loans you made to someone else	
	No.	,	
	Yes. Describe		
1			\$0.00

De

ebtor 1	Michelle Case 17-13	3 <u>2</u> 21 D	oc 1	Filed 04/27/17	Entered 04/27/17 13:16:44 Page 13 of 65 humber (if known)	Desc Main
	First Name	Middle Name		Document Last Name	Paye 13 01 05	

31.		insurance polic	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.	-	Company Name & Beneficiary:	
	Yes.	Describe		\$ 0.00
32.	Any interes	st in property th	at is due you from someone who has died	ф <u> </u>
	-	ne beneficiary of a cause someone ha	living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	
	Yes.	Describe		
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$0.00
	No. Yes.	Describe		
34	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
04.	No.	ingent and anno	quidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$ 0.00
35.		ial assets you d	id not already list	-
	No. Yes.	Describe		
	_			\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	\$50.00
	for Part 4. V	Vrite that numbe	er here>	\$30.00
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you ow No.	n or have any le	egal or equitable interest in any business-related property?	
	Yes.			
	=			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Yes.	receivable or co	mmissions you already earned	portion you own?
38.	Yes.	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
	Accounts I No. Yes.	Describe	ngs, and supplies	portion you own? Do not deduct secured claims
	Accounts I No. Yes.	Describe		portion you own? Do not deduct secured claims or exemptions
	Accounts I No. Yes. Office equi	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$
39.	Accounts I No. Yes. Office equi Examples: No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
39.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery	Describe ipment, furnishi Business-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes.	Describe ipment, furnishi Business-related c Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts No. Yes. Office equi Examples: No. Yes. Machinery	Describe ipment, furnishi Business-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
39. 40.	Accounts Inventory	Describe ipment, furnishi Business-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
39. 40.	Accounts I No. Yes. Office equi Examples: No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
39. 40.	Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests ir No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships o Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests ir No. Yes.	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships o Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures	portion you own? Do not deduct secured claims or exemptions \$
39. 40. 41.	Accounts I No. Yes. Office equi Examples: No. Yes. Machinery No. Yes. Inventory No. Yes. Interests ir No. Yes. Customer	Describe ipment, furnishi Business-related c Describe fixtures, equip Describe Describe partnerships o Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$

Debtor 1 Michelle Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Page 14 of 65 Number (if known)

44. Any business-related property you did not already list	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. Yes. Describe	
Tes. Describe	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested	
Yes. Describe	
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
No.	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed	
Yes. Describe	
54 Australia and a supposite fishing related annual translation of the line of the state of the	\$0.00
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	\$ 0.00
	<u> </u>
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here>	\$0.00
Part 77: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership	
No.	
Yes. Describe	\$ 0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 1,100.00 57. Part 3: Total personal and household items, line 15 \$ 50.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$1,150.00 \$ 1,150.00 62. Total personal property. Add lines 56 through 61. 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$1,150.00

Official Form 106A/B Record # 719091 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:							
Debtor 1	Michelle	М	Cooper				
	First Name	Middle Name	Last Name				
Debtor 2	-						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of	_ILLINOIS (State)				
Case Number			(=.ato)				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are clai	ming state and federal nonbankrupt	cv evenntions 11 I I S C	8 522(h)(3)	
	ming federal exemptions. 11 U.S.C.		8 255(p)(0)	
■ You are clai	ming rederal exemptions. 11 0.5.C.	§ 522(D)(Z)		
or any propert	ty you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief lescription:	Furniture, linens, small appliances	\$ <u>500</u>	\$	735 ILCS 5/12-1001(b) - \$500.00
ine from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	cell phone	\$_200	 \$	735 ILCS 5/12-1001(b) - \$200.00
ine from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Everyday clothes, shoes, accessories	\$_300		735 ILCS 5/12-1001(a),(e) - \$300.00
ine from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Everyday jewelry, costume jewelry	\$ <u>50</u>		735 ILCS 5/12-1001(b) - \$50.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	

First Name

Debtor 1 Michelle

М

Middle Name

Last Name

Document Page 17 of 65 Number (if known)

	Part 2: Additi	onal Page			
Brief description of the property and line on Schedule A/B that lists this property			Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	books, CDs, DVDs & Family Photos	\$_50	 \$	735 ILCS 5/12-1001(a) - \$50.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Bank of America, 25.00	\$_25	 \$	735 ILCS 5/12-1001(b) - \$25.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Republic Bank, 25.00	\$_25	\$	735 ILCS 5/12-1001(b) - \$25.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3.	Are you claimin	g a homestead exemption of more	than \$155,675?		
		stment on 4/01/16 and every 3 years		n or after the date of adjustment .)	
	No.			,	
	=	acquire the property covered by the	e exemption within 1 215 d	lave hefore you filed this case?	
		acquire the property covered by the	e exemption within 1,210 c	lays before you filed this case:	
	□ No				
	Yes.				
0	fficial Form 106C	Record # 719091	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in tl	Caso 17		Filad 04/27/17	Entered 0 8 of	4/27/17 13: 65	16:44	Desc Main	
Debtor '	Michelle	M Middle Name	Cooper Last Name		03			
Debtor 2	2	Middle Name	Last Name					
	States Bankruptcy Court for tumber	the: <u>NORTHERN</u> District of _	ILLINOIS(State)				☐ Check if this	
	l Form 106D ule D: Creditor	s Who Have Clain	ns Secured by	Property				12/15
informatio	n. If more space is need	ossible. If two married peopl led, copy the Additional Page and case number (if known)	e, fill it out, number the e				у	
No.	•	secured by your property? Ibmit this form to the court with	n your other schedules. Y	ou have nothing els	se to report on this	form.		
Part 1:	List All Secured Clai							
for ea	ach claim. If more than o	reditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditor	s in Part 2.	Do not	n A nt of claim deduct the f collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

		Caso 17 12221		1 Eilad	04/27/17	Entor	ed 04/27/17 1	3:16:44	Desc Main	
Fill	in this inf	formation to identify your ca	se:				9 of 65			
Deb	otor 1	Michelle	M		Cooper	_				
		First Name	Middle Name		Last Name					
	otor 2 use, if filing)	First Name	Middle Name		Last Name	-				
(Оро	asc, ii iiiiig)	i ist valie	Widdle Hairie		Last Name					
Unit	ted States	Bankruptcy Court for the : <u>NOR</u>	RTHERN_ Dist	trict of <u>ILLINOI</u>	S (State)					
	e Number								☐ Check if t	
		4005/5					1		amended	lilling
אוווכ	ciai Fo	orm 106E/F								12/15
se as o ist the I/B: Pi redito eedeo	complete e other paroperty (Cors with parts) I, copy the	E/F: Creditors Whand accurate as possible. Userty to any executory contract Official Form 106A/B) and on artially secured claims that are Part you need, fill it out, notional pages, write your nameist All of Your PRIORITY Unse	se Part 1 for ots or unexpires or unexpires or unexpires or unexpires or schedule G: are listed in Sumber the ender and case number or schedules.	creditors with red leases the Executory Control Schedule D: Controls in the boots	n PRIORITY claim at could result in contracts and Uni- creditors Who Ha oxes on the left.	ns and Part a claim. Als expired Lea ave Claims S	so list executory contr ses (Official Form 106 Secured by Property. It	acts on <i>Schedul</i> G). Do not inclu imore space is	le	
1. D o	any cred	ditors have priority unsecure	d claims aga	inst you?						
	No. Go	to Part 2.								
	Yes.									
ea no un	ch claim npriority a secured o	our priority unsecured claim listed, identify what type of cla amounts. As much as possible claims, fill out the Continuation lanation of each type of claim.	aim it is. If a cl e, list the clair n Page of Par	laim has both ms in alphabe t 1. If more th	priority and nonp tical order accord an one creditor he	oriority amou ling to the cr olds a partic	nts, list that claim here a editor's name. If you ha ular claim, list the other	and show both pove more than two	riority and o priority	
•		,					,	Total claim	Priority amount	Nonpriority amount
Par	. 2. L	ist All of Your NONPRIORITY I	Unsecured Cla	aims					amount	amount
		ditors have nonpriority unsec	cured claims	against you?						
3. DC	-	u have nothing to report in this				ır other sche	dules			
	Yes.	a have nothing to report in this	s part. Odbiiii	it tills form to	ine court with you	di ottici soric	dules.			
no inc	st all of you npriority unprided in l	our nonpriority unsecured cl unsecured claim, list the credit Part 1. If more than one credit ut the Continuation Page of Pa	tor separately tor holds a pa	, for each clair	m. For each claim	n listed, iden	tify what type of claim it	is. Do not list cla	aims already	
4.1	Bank Fi	rst/Action Card		l aet 4 digite o	of account number					Total claim \$ 0.00
4.1	Creditor's N	Name			debt incurred?	' _				<u> </u>
	PO Box Number	Street		when was the	debt incurred?					
				As of the date	you file, the claim	n is: Check a	ll that apply.			
	Sioux Fa	alls SD 571	17-5052	Contingent						
	City	State Zip		Unliquidated	t					
V 	_	the debt? Check one.	L	Disputed						
F	Debtor 1 Debtor 2	•		Type of NONP	RIORITY unsecur	ed claim:				
ŗ	=	1 and Debtor 2 only	ſ	Student loar		ou olullii.				
ř	=	one of the debtors and another	j	=	arising out of a sepa	aration agreer	nent or divorce			
Ī	_	if this claim relates to a		_ `	not report as priority					
le		inity debt n subject to offest?		Debts to per	nsion or profit-sharir	ng plans, and	other similar debts			
ı	No No	Junjour to onest:	I	Other. Spec	cify Credit Card	or Credit Us	se			
Ī	Yes			Striot. Opec	,					

Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Page 20 of 65 Case Number (if known) **Document** Debtor 1 Michelle Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim

Last 4 digits of account number \$ 9.000 So Summit Lake DF 5te 4000 Nervice	Aitei	isting any entires on this page, number them be	Symming With 4.4, followed by 4.0, and 30 for the	
Continue there Sol Summit Lake Dr Ste 400	4.2	Cavalry Portfolio Services	Last 4 digits of account number	\$ <u>0.00</u>
Number Over. As of the date you file, the claim is: Check all that apply.		Creditor's Name		
Valuatia NY 1056 Vary Volume the debt? Check cost No covere the debt? Check cost No covere the debt? Check cost Objector 1 and Debtor 2 only No community debt Is the claim subject to offest? No Cavality Portfolio SPV1 Last 4 digits of account number No community debt Is the claim subject to offest 2 Who owes the debt? Check one No community debt Is the claim subject to offest? No community debt Is the claim subject to offest 2 No community debt Is the claim subject to offest? No community debt Is the claim subject to		500 Summit Lake Dr Ste 400	When was the debt incurred?	
Valination NY 10596 City Size ZD Code Who owes the debt? Check one. Check if the claim relates to a community debt is the claim subject to offest?		Number Street		
Valuation			As of the date you file, the claim is: Check all that apply.	
Valuation			Contingent	
Control of the debtor and potent of any potential size of the debtor and another community debt consider community debt community de		Valhalla NY 10595		
Debtor 2 only Debtor 3 only Debtor 4 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 onl				
Check of and Debter 2 and Debter 2 and Debter 2 and Debter 2 and Debter 3 and Debter 4 and Debter 4 and Debter 4 and Debter 4 and Debter 5 and Deb				
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Is the claim subject to offset? No Yes Caraltry Portfolio SPV I Last 4 digits of account number \$3,420.22				
No Ves V			Debts to pension of profit-sharing plans, and other similar debts	
Ves			Other Specific Collecting for Creditor	
Cavaliny Portfolio SPV Last 4 digits of account number \$3,420.22		_	Guidi. Specify	
Conclusive Name PO Box 1030 Number Street As of the date your file, the claim is: Check all that apply. Contingent Uniquidated Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only As least one of the debtors and another Community debt is the claim subject to offest? No Debtor 1 Street As of the date your file, the claim is: Check all that apply. Contingent Uniquidated Disputed Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 she debtors and another Conclusive 1 this claim relates to a community debt Is the claim subject to offest? No Debtor 1 she claim subject to offest? No Debtor 1 she claim subject to offest? When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 1 and Debtor 2 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 6 only Debtor 1 only Debtor 7 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 1 only D	4.3		Last 4 digits of account number	\$ 3,420.22
Number Street Street Hawthorne NY 10532 Confidence City State Zip Code Disputed Disput		Creditor's Name		
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Hawthorne NY 10532 City State Zp Code Who owes the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and another Community debt as the claim subject to offest? No Yes 4.4 Chase BP PRVT LBL City State Zp Code Who was the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and another Debtor 1 and Debtor 3 and another Debtor 1 and Debtor 3 and another Debtor 1 and Debtor 2 only Check if this claim relates to a community debt as the claim subject to offest? No Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 NONPRIORITY unsecured claim: Debtor 6 NONPRIORITY unsecured claim: Debtor 8 only Debtor 9 only Deb				
City Who wes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Ves 4.4 Chase BP PRVT LBL Creditor's Name Po Box 15298 Number Street Wilmington DE 19850 City State Zip Code Who owes the debt? Check one. Debtor 1 only Coefficial first claim relates to a community debt is the claim relates to a community debt is the claim relates to a community debt is the claim subject to offest? When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 sind relates to a community debt is the claim relates to a community debt is the claim relates to a community debt is the claim subject to offest? No Other. Specify Credit Card or Credit Use		Hawthorne NY 10532		
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Debts to pension or profit-sharing plans, and other similar debts S the claim subject to offest? No Yes Other. Specify Credit Card or Credit Use				
Is the claim subject to offest? No Other. Specify Credit Card or Credit Use S1,144.00 S1,144.00 Creditor's Name Po Box 15298 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use				
Other. Specify			Debts to pension of profit-sharing plans, and other similar debts	
Yes			Other Specify Credit Card or Credit Use	
Creditor's Name Po Box 15298 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Creditor's Name Po Box 15298 When was the debt incurred? 2000-2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Student loans Obligations arising plans, and other similar debts Credit Card or Credit Use		Yes	Office. Opening	
When was the debt incurred? Street	4.4	Chase BP PRVT LBL	Last 4 digits of account number NULL	\$ <u>1,144.00</u>
Number Street Wilmington DE 19850 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use		Creditor's Name	0000 0044	
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Wilmington DE 19850 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use		Number Street		
Wilmington DE 19850 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Wilmington DE 19850 Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use			As of the date you file, the claim is: Check all that apply.	
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use			Contingent	
Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Is the claim subject to offest? No Disputed Disputed Disputed Disputed Other. Specify Credit Card or Credit Use		Wilmington DE 19850	Unliquidated	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use			Disputed	
Debtor 2 only Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use				
Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use			Tune of NONDRIORITY uncoursed claim:	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use				
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community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use				
Is the claim subject to offest? Other. Specify Credit Card or Credit Use				
No Other. Specify Credit Card or Credit Use		•	E Source of periodicial of profits of facility plants, and outer similar debts	
		No	Other, Specify Credit Card or Credit Use	
		Yes		

		Case 17-13221	Doc 1		Entered 04/27/17 13:16:44	Desc Main
Debtor 1	Michelle	M		Document	Page 21 of 65 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Citibank	Last 4 digits of account number	\$ 6,581.00
7.0	Creditor's Name		
	701 E. 60th St., North	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
Li	Debtor 1 only	–	
1	= '	Turns of NONDRIGHTY consequent algins	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes County Hannital		. 0.00
4.6	Cook County Hospital	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incorred?	
	1838 W. Harrison	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60612	Unliquidated	
Ι,	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	□	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
	Yes		
4.7	Edfinancial Services L	Last 4 digits of account number 1274	\$ <u>3,500.00</u>
	Creditor's Name	2015 2016	
	120 N Seven Oaks Dr	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Knoxville TN 37922	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	<u> </u>	
	No	Other. Specify	
L Î	Yes		

Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main

Debtor 1 Michelle M Document
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

4.8 Edfinancial Services L Last 4 digits of account number 120 N Seven Oaks Dr When was the debt incurred?

When was the debt incurred?

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.8	Edfinancial Services L	Last 4 digits of account number	1374	\$ 6,231.00
	Creditor's Name	_		
	120 N Seven Oaks Dr	When was the debt incurred?	2015-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Knoxville TN 37922	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
li	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clai		
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls ls	the claim subject to offest?	_		
	No	Other. Specify		
\vdash	Yes			+ 20 F12 00
4.9	FEMA	Last 4 digits of account number		<u>\$ 29,513.00</u>
	Creditor's Name 500 C St. S.W.	When was the debt incurred?		
	Number Street	mon was the asst mountain		
	. Tallipo			
		As of the date you file, the claim is:	Спеск ан тлат арріу.	
	Washington DC 20472	Contingent		
	City State Zip Code	Unliquidated		
<u> </u>	/ho owes the debt? Check one.	Disputed		
<u> </u>	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
[Check if this claim relates to a	that you did not report as priority cla		
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
ľ	No	Other Counity		
Ī	Yes	Other. Specify		
4.10	First National Collection Bureau	Last 4 digits of account number		\$ 567.00
	Creditor's Name			
	610 Waltham Way	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	On order	Contingent		
	Sparks NV 89434	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
Г	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
[Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
"	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
ls	s the claim subject to offest?			
	No	Other. Specify Collecting for Ci	editor	
	Yes			

Page 23 of 65 Case Number (if known) **Document** Debtor 1 Michelle М Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	GE Capital Retail BANK	Last 4 digits of account number 0982	\$ <u>1,541.00</u>
	Creditor's Name		
	120 Corporate Blvd Ste 1	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23502	Unliquidated	
Ι,	City State Zip Code	Disputed	
`	Who owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Unknown Credit Extension	
i	Yes	Other: Specify Other Order Extension	
4.12	HSBC BANK Nevada N.A	Last 4 digits of account number 3602	\$ 1,268.00
	Creditor's Name		
	2365 Northside Dr Ste 30	When was the debt incurred? 2011-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
`	_		
	Debtor 1 only	Town of MONDRODITY was a second obdition	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
١,	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Unknown Credit Extension	
i	Yes	Other. Specify	
4.13	HSBC BANK Nevada Orchard BANK	Last 4 digits of account number 8086	\$ <u>3,420.00</u>
	Creditor's Name		
	Po Box 27288	When was the debt incurred? 2011-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Tempe AZ 85285	Unliquidated	
Ι,	City State Zip Code	Disputed	
`	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Out on it. Collecting for Creditor	
	Yes	Other. Specify Collecting for Creditor	

Page 24 of 65 Case Number (if known) **Document** Debtor 1 Michelle Μ Your NONPRIORITY Unsecured Claims - Continuation Page

4.15 Jefferson Capital Systems Last 4 digits of account number \$.0.00	After listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
PO Box 7346 Number Street As of the date you file, the claim is: Check all that apply. Philadelphia PA 19101 Dr. State Zp Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Laleast one of the debtors and another Debtor 3 only Yes As of the date you file, the claim is: Check all that apply. Type of NONPRIORITY unsecured claim: Student loans Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Street As of the date you file, the claim is: Check all that apply. Type of NONPRIORITY unsecured claim: Student loans Debtor 3 end of the rebitors and another that you did not report a priority claims Debtor 3 only Street As of the date you file, the claim is: Check all that apply. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Student loans Debtor 4 nand Debtor 2 only Debtor 4 nand Debtor 2 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 9 only Debt	4.14 IRS Non-Priority	Last 4 digits of account number	\$ 0.00
Number Street As of the date you file, the claim is: Check all that apply. Contingent Check of the Check one.			
As of the date you file, the claim is: Check all that apply. Confingent Confin	PO Box 7346	When was the debt incurred?	
Philadelphia PA 19101 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check If this claim relates to a community debt Is the claim subject to offest? No Ves 16 McLeland Road Number Street As of the date you file, the claim is: Check all that apply. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 may be debt? Check one. Debtor 4 mol Debtor 2 only Debtor 5 moly Debtor 1 only Debtor 2 only At least one of the debtors and another That is claim relates to a community debt as the claim subject to offest? No Ves 4.16 Debtor 5 only Debtor 1 only Debtor 6 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 molecular 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 molecular 2 only Debtor 4 mol Debtor 2 only Debtor 5 molecular 2 only Debtor 5 molecular 2 only Debtor 6 molecular 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 3 molecular 2 only Debtor 4 mol Debtor 2 only Debtor 5 molecular 2 only Debtor 6 molecular 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 molecular 2 only Debtor 4 molecular 2 only Debtor 5 molecular 2 only Debtor 6 molecular 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 molecular 2 only Debtor 4 molecular 2 only Debtor 5 molecular 2 only Debtor 6 molecular 2 only Debtor 6 molecular 2 only Debtor 6 molecular 2 only Debtor 7 molecular 3 molecular 3 only only only only only only only only	Number Street		
Philadelphia PA 19101 City Who owes the debt7 Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offset? No Yes 4.15 Jefferson Capital Systems Condition's Name 16 McLelland Road Number Street As of the date you file, the claim is: Check all that apply. Condition's Name Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 o		As of the date you file, the claim is: Check all that apply.	
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Al least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? All State Zip Code Who owes the debt? Check one. St. Cloud Number Steet St. Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only As fact and Debtor 2 only Debtor 1 and Debtor 2 only All seat one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only All reast one of the debtors and another Check if this claim relates to a community debt Is the Calim subject to offest? No Yes A.18 All Jefferson Capital Systems LLC Check if this claim relates to a community debt Street Who was the debt incurred? When was the debt incurred claim: Debts to pension or profit-sharing plans, and other similar debts St. Cloud Mn 56303 City State Zip Code Who owes the debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Student leans Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number Stock all that apply. Confingent Unliquidated Disputed When was the debt incurred? When was the debt incurred? When was the debt incurred?	Bull I I I I I I I I I I I I I I I I I I	Contingent	
Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Al least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Ceditor's Name 16 McLeland Road Number Street As of the date you file, the claim is: Check all that apply. City Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 3 and Debtor 3 only Debtor 4 and Debtor 3 only Debtor 4 and Debtor 3 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 5 only Debtor 6 only 6 only 7 only Debtor 7 only Debtor 8 only 8 only 9 Onl		Unliquidated	
Debtor 2 only		Disputed	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No Ves 4.15 St. Cloud MN 56303 City State Zp Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 3 only 1 only 1 only 1 only 2 only Debtor 4 only 2 only Debtor 5 only 2 only Debtor 6 only 2 only Debtor 7 only 3 only 3 only 4 o	Debtor 1 only		
At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? No At 15 Actional Road Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Check if this claim relates to a community debt is the claim subject to offest? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Check if this claim relates to a community debt is the claim subject to offest? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Community debt is the claim subject to offest? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Community debt is the claim subject to offest? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Disputed Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Conmunity debt is the claim subject to offest? Other. Specify Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Contingent Unliquidated Disputed Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Contingent Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Contingent Student loans Obligations arising out of a separation agree	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Check if this claim relates to a community debt Is the claim subject to offest? No Ves Other. SpecifyTaxes - Federal, State/Local Other. Specify	Debtor 1 and Debtor 2 only	Student loans	
Debts to pension or profit-sharing plans, and other similar debts	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
St. Cloud City Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and Debtor 3 and another Check if this claim relates to a community debt Is the claim subject to offest? No Check if this claim relates to a community debt Is the claim subject to offest? No Debtor 1 confugent Debtor 3 confugent Debtor 4 and Debtor 5 confugent Debtor 5 confugent Debtor 6 check if this claim relates to a community debt Debtor 6 confugent Debtor 6 check if this claim relates to a community debt Debtor 6 confugent Debtor 7 confugent Debtor 6 confugent Debtor 7 confugent Debtor 8 confugent Debtor 8 confugent Debtor 9 confugent Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 confugent Debtor 1 confugent Debtor 1 confugent Debtor 1 confugent Debtor 2 confugent Debtor 3 confugent Debtor 4 confugent Debtor 4 confugent Debtor 4 confugent Debtor 5 confugent Debtor 6 confugent Debtor 6 confugent Debtor 7 confugent Debtor 8 confugent Debtor 9 confugent Debtor 1 confugent Debtor 1 confugent Debtor 1 confugent Debtor 2 confugent Debtor 3 confugent Debtor 4 confugent Debtor 4 confugent Debtor 4 confugent Debtor 5 confugent Debtor 6 confugent Debtor 6 confugent Debtor 7 confugent Debtor 7 confugent Debtor 8 confugent Debtor 9 confugent Debtor 9 confugent Debtor 9 confugent Debtor 1 confugent Debtor 1 confugent Debtor 1 confugent Debtor 1 confugent Debtor 2 confugent Debtor 3 confugent Debtor 4 confugent Debtor 4 confugent Debtor 6 confugent Debtor 7 confugent Debtor 7 confugent Debtor 8 confugent Debtor 8 confugent Debtor 9 confugent Debtor 9 confugent Debtor 9 confugent Debtor 1 confugen	Check if this claim relates to a	that you did not report as priority claims	
No	. –	Debts to pension or profit-sharing plans, and other similar debts	
Yes Last 4 digits of account number \$ 0.00			
A	🖶	Other. SpecifyTaxes - Federal, State/Local	
Creditor's Name 16 MCLeland Road Number Street St. Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Debtor 1 only At least one of the debtors and another Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Street When was the debt incurred? Last 4 digits of account number \$ 0.00 When was the debt incurred?	Lefferson Conital Systems	Look & divide of account number	¢ 0 00
16 McLeland Road Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes Deferson Capital Systems LLC Last 4 digits of account number Street When was the debt incurred? When was the debt incurred? Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Unliquidated Disputed Disputed Disputed Disputed Disputed Disputed Debtor 2 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Street	4.10	Last 4 digits of account number	\$ <u>0.00</u>
St. Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Jefferson Capital Systems LLC Creditor's Name PO Box 7999 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number \$ 0.00 When was the debt incurred?		When was the debt incurred?	
St. Cloud City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Defferson Capital Systems LLC Creditor's Name PO Box 7999 Number Street Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number \$ 0.00 When was the debt incurred?			
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St. Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Jefferson Capital Systems LLC Creditor's Name PO Box 7999 Number Street No Indiquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number \$ 0.00 When was the debt incurred?			
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Destroy 1 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 and another Debtor 6 no NoPRIORITY unsecured claim: Student loans Debtor 6 no separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify When was the debt incurred? When was the debt incurred?	St. Cloud MN 56303		
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes Jefferson Capital Systems LLC Creditor's Name PO Box 7999 Number Street Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number \$ 0.00 When was the debt incurred?			
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Debtor 2 only Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Last 4 digits of account number PO Box 7999 Number Street Street Type of NONPRIORITY unsecured claim: Student loans Obligations Debts to separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Last 4 digits of account number \$ 0.00		Disputed	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify Last 4 digits of account number PO Box 7999 Number Street When was the debt incurred?			
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Creditor's Name PO Box 7999 Number Street Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Cother. Specify When was the debt incurred? When was the debt incurred?			
Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.16 Jefferson Capital Systems LLC Creditor's Name PO Box 7999 Number Street That you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Understand the point of			
Community debt Is the claim subject to offest? No Yes 4.16 Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest? No Yes 4.16 Jefferson Capital Systems LLC Creditor's Name PO Box 7999 Number Street Control Street Other. Specify Other. Specify Men was the debt incurred?	. –		
Yes	•	Debts to pension of proficestrating plans, and other similar debts	
Yes	No	Other Specify	
Creditor's Name PO Box 7999 Number Street When was the debt incurred?	Yes		
PO Box 7999 When was the debt incurred? Number Street	4.16 Jefferson Capital Systems LLC	Last 4 digits of account number	\$ <u>0.00</u>
Number Street			
		When was the debt incurred?	
As of the date you file, the claim is: Check all that apply.	Number Street		
		As of the date you file, the claim is: Check all that apply.	
Saint Cloud MN 56302	Spint Cloud MN 56302	Contingent	
City State Zip Code Unliquidated		Unliquidated	
Who owes the debt? Check one.		Disputed	
Debtor 1 only	Debtor 1 only		
Debtor 2 only Type of NONPRIORITY unsecured claim:	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only Student loans	Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another Obligations arising out of a separation agreement or divorce	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a that you did not report as priority claims	Check if this claim relates to a	that you did not report as priority claims	
community debt Debts to pension or profit-sharing plans, and other similar debts	-	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?			
No Other. Specify Credit Extended to Debtor(s) Yes	│	Other. SpecifyCredit Extended to Debtor(s)	

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Aitoi ii	oung any chaics on this page, number them be	cymning with 4.4, followed by 4.0, that 30 forth.	
4.17	Mason Shoe	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	<u> </u>	
	301 N. Bridge St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chippewa Falls WI 54729	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
İ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?	— 1 31 7	
	No	Other. Specify	
	Yes		
4.18	Masseys	Last 4 digits of account number	\$ 232.00
	Creditor's Name	When was the debt incurred?	
	1251 1st Ave	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chippewa Falls WI 54729	Contingent	
	City State Zip Code	Unliquidated	
\ \ \	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No □	Other. Specify Credit Card or Credit Use	
4.40	Yes Merrick BANK	Last 4 digits of account number NULL	\$ 4,830.00
4.19	Creditor's Name	Last 4 digits of account number	Ψ_1,000.00
	Po Box 9201	When was the debt incurred? 2000-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Old Bethpage NY 11804	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	☐ Student loans	
ļ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Other. Specify Credit Card or Credit Use	
l i	Ves	Other, specify	

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After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Midland Credit Management	Last 4 digits of account number	\$ 1,268.00
7.20	Creditor's Name		
	2365 Northside Dr	When was the debt incurred?	
	Number Street		
	Suite 300	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes	Office: Opcomy	
4.21	Northwestern Memorial Hospital	Last 4 digits of account number	\$ 500.00
	Creditor's Name		
	251 E. Huron St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60611	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	bests to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Outor. Opcolly	
4.22	Portfelia Assentance	Last 4 digits of account number	\$ 0.00
7.22	Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
	8131 Lyndon B. Johnson Freeway	When was the debt incurred?	
	Number Street		
	Suite 400		
		As of the date you file, the claim is: Check all that apply.	
	Dallas TX 75251-1311	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Total of the Debt Owed	
	Yes	Other. Specify Debt Owed	

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Portfolio Recovery Associates	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	500 W. 1st Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hutchinson KS 67501	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest? No	-	
	Yes	Other. Specify Debt Owed	
4.24	Portfolio Recovery Associates	Last 4 digits of account number	\$ 0.00
4.24	Creditor's Name	Lust 4 digits of decodift number	·
	PO Box 12914	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23541	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.25	Retrieval Masters Cred. Bur.	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name PO Box 1234	When was the debt incurred?	
		when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Elmsford NY 10523	Contingent	
	City State Zip Code	Unliquidated	
V	Only Check one.	Disputed	
[Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Credit Card or Credit Llee	
	Yes	Other. Specify Credit Card or Credit Use	
	1 1 2 3		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	_		
4.26		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt insured?	
	2269 Saw Mill River Rd. Bldg 3	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Elmsford NY 10523	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.27	Retrieval Masters Creditors Bureau	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	4 Westchester Plaza Ste 110	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmsford NY 10523	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to perision of profices family plans, and other similar debts	
	No	Other. Specify	
	Yes	Office: Openity	
4.28	RMCB	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	2269 Sawmill River Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmsford NY 10523	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□	
	Debtor 1 only	- (1001001001001	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specify Debt Owed	
	Yes	Other. Specify Debt Owed	

Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Case 17-13221 Page 29 of 65 Case Number (if known) **Document** Michelle Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.29 Sams **\$** 1,541.00 Last 4 digits of account number

Creditor's Name		
7010 Dogwoll Dd	When was the debt incurred?	
7840 Roswell Rd.	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Atlanta GA 30350		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Time of NONDRIODITY increasing delains	
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes	Offici. Specify	
4.30 Stroger Hospital	Last 4 digits of account number	\$ 400.00
Creditor's Name		
1901 W. Harrison St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60612	☐ Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
l =	Town of NONDRIGHTY was a sound a later.	
Debtor 2 only	IVDE OT NUNPRIURITY UNSECURED CIAIM:	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
I = '	Student loans Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
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Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply.	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Creditor's Name Po Box 965005 Number Street	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply.	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>0.00</u>
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Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>0.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.31 Syncb/SAMS CLUB Creditor's Name Po Box 965005 Number Street Orlando FL 32896 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical/Dental Services Last 4 digits of account number NULL When was the debt incurred? 2003-2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>0.00</u>

Official Form 106E/F

Page 30 of 65 Case Number (if known) **Document** Debtor 1 Michelle Μ

Your NONPRIORITY Unsecured Claims - Continuation Page

Contract CRP Patterns	After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
1.0625 Techwoods Circles When was the debt incurred?	4.32	Unifund CCR Partners	Last 4 digits of account number	\$ 1,156.00
As of the date you flie, the claim is: Check all that apply. Cincinnati		10625 Techwoods Circle	When was the debt incurred?	
Cincinnatia OH 45242			As of the date you file, the claim is: Check all that apply.	
Cincinnati OH 45242 Diliquidated City City City City City City City City				
Only State 2 pC case who over the debt7 Chack one. Destard 1 only		Cincinnati OH 45242		
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Is the claim subject to offest? Other: Specify Credit Card or Credit Use		Check if this claim relates to a	that you did not report as priority claims	
No	'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Ves Last 4 digits of account number \$ 0.00		ls the claim subject to offest?		
4.33 US Department of Treasury FMS		No	Other. Specify Credit Card or Credit Use	
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PO Box 740064 When was the debt incurred?	4.33	US Department of Treasury FMS	Last 4 digits of account number	\$ <u>0.00</u>
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Atlanta GA 60674-064 city State Zp Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Student loans Other: Specify		Number Street		
Atlanta GA 60674-064 city State Zp Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Student loans Other: Specify			As of the date you file, the claim is: Check all that apply.	
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Yes		No	Other Specify Credit Card or Credit Use	
Creditor's Name PO Box 979101 Number Street As of the date you file, the claim is: Check all that apply. City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Creditor's Name PO Box 979101 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify		Yes	Outer. opcomy	
Creditor's Name PO Box 979101 Number Street As of the date you file, the claim is: Check all that apply. City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify	4 34	US Dept of the Treasury	Last 4 digits of account number	\$ 0.00
Number Street Saint Louis MO 63197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	1.01	Creditor's Name	• ———	
Saint Louis MO 63197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify		PO Box 979101	When was the debt incurred?	
Saint Louis MO 63197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		Number Street		
Saint Louis MO 63197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			As of the date you file the claim is: Check all that apply	
Saint Louis MO 63197 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Is the claim subject to offest? No Other. Specify Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		Saint Louis MO 63197		
Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Disputed Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify			Unliquidated	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	'		Disputed	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		Debtor 1 only		
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify		Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		Debtor 1 and Debtor 2 only		
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify		=		
community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify			_	
Is the claim subject to offest? No Other. Specify				
No Other. Specify			La pense to pension of profit-straining plants, and other stiffliat debts	
Other. Specify			Other Consider	
		Yes	Other, specify	

Page 31 of 65 Case Number (if known) **Document** Michelle Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them I	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.35	US Dept of Treasury	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	PO Box 830794	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Birmingham AL 35203	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		070.00
4.36		Last 4 digits of account number6439	<u>\$ 270.00</u>
	Creditor's Name Po Box 10497 Ste 110, Ms	When was the debt incurred? 2013-2013	
	Number Street	When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Greenville SC 29603	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	The large of the first of the state of the s	
	Yes	Other. Specify Unknown Credit Extension	
4.37	Marid Einanaial Natwork PANK	Last 4 digits of account number 8161	\$ 199.00
4.57	Creditor's Name		·
	120 Corporate Blvd Ste 1	When was the debt incurred? 2012-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23502	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONDRIORITY uncoured claim:	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u> </u>	
	No	Other. Specify Unknown Credit Extension	
1	No.		

Page 32 of 65 Case Number (if known) **Document** Debtor 1 Michelle Μ Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them I	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.38	World Financial Network BANK	Last 4 digits of account number _	5462	\$ 316.00
4.50	Creditor's Name			·
	120 Corporate Blvd Ste 1	When was the debt incurred?	2012-2012	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Norfolk VA 23502	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
ï	Debtor 1 only			
▎▕▗	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans	cium.	
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
 	Check if this claim relates to a			
L	community debt			
Is	the claim subject to offest?	Debts to pension or profit-sharing p	,	
	No	Other. Specify Unknown Cred	it Extension	
	Yes			
4.39	World Financial Network BANK	Last 4 digits of account number _	<u>4414</u>	<u>\$_659.00</u>
	Creditor's Name	Who are some that do but to a some dO	2012-2013	
	120 Corporate Blvd Ste 1	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Norfolk VA 23502	Contingent		
	Norfolk VA 23502 City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cla	aims	
_	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
Is	the claim subject to offest?	_		
	No	Other. SpecifyUnknown Cred	it Extension	
	Yes World Financial Network BANK	Look 4 digita of account number	7635	\$ 1,090.00
4.40	Creditor's Name	Last 4 digits of account number _	7000	\$_1,000.00
	120 Corporate Blvd Ste 1	When was the debt incurred?	2012-2012	
	Number Street			
		A a of the data way file the claim is	Observation all the statements	
		As of the date you file, the claim is	: Спеск ан тпат аррну.	
	Norfolk VA 23502	Contingent		
	City State Zip Code	Unliquidated		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
<u>[</u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separat	•	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	the claim subject to offest?	I am a liberary Cond	it Extension	
	Yes	Other. SpecifyUnknown Cred	IL LAIGHSIUH	

Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Page 33 of 65 **Document** Michelle Debtor 1 World Financial Network BANK 4377 **\$** 1,356.00 4.41 Last 4 digits of account number Creditor's Name 2012-2012 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk VA 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ___ Unknown Credit Extension

community debt
Is the claim subject to offest?

No

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Debtor 1	Michelle	M	resoperine in	I age of or or

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankrupte example, if a collection agency is trying to collect from you for a debt yo 2, then list the collection agency here. Similarly, if you have more than or additional creditors here. If you do not have additional persons to be not	u owe to someone else, list the origin ne creditor for any of the debts that yo	al creditor in Parts 1 or ou listed in Parts 1 or 2, list the		
Clerk, First Mun Div	On which entry in Part 1 or Part 2 list the original creditor?			
Name 50 W. Washington St., Rm. 1001	Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago IL 60602	Last 4 digits of account number			
City State Zip Code				
Blitt and Gaines, PC	On which entry in Part 1 or Part 2	list the original creditor?		
Name 661 Glenn Ave.	Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims		
Wheeling IL 60090	Last 4 digits of account number			
City State Zip Code				
Portfolio Recovery Assoc.	On which entry in Part 1 or Part 2	list the original creditor?		
Name 120 Corporate Blvd., Ste. 100	Line5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims		
Norfolk VA 23502	Last 4 digits of account number			
City State Zip Code				
Clerk, First Mun Div	On which entry in Part 1 or Part 2	list the original creditor?		
Name 50 W. Washington St., Rm. 1001	Line 31 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims		
Chicago IL 60602	Last 4 digits of account number			
City State Zip Code				
Blitt and Gaines, PC	On which entry in Part 1 or Part 2	list the original creditor?		
Name 661 Glenn Ave.	Line 31 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims		
Wheeling IL 60090	Last 4 digits of account number			
City State Zip Code	-			

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Debtor 1 Michelle

Document

Add the Amounts for Each Type of Unsecured Claim

	6. Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı	Add the amounts for each type of unsecured claim.	

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.0	00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.0	00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.0	00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.0	00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.0	00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	Total claim 9,731.0	00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.704	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 9,731.0	00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$ 9,731.0 \$ 0.0	00

Schedule E/F: Creditors Who Have Unsecured Claims

		Caso 17	12221 Doc 1 I	Filed 04/27/17	Entered	04/27/17 13:10	6:44 De	esc Main	
Fi	ll in this in	formation to ident				of 65			
D	ebtor 1	Michelle	M	Cooper	-				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	_				
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _					_	
	ase Number f known)			(State)				Check if this is ar amended filing	1
Off	icial F	orm 106G							
Scł	nedule	G: Executo	ory Contracts and	Unexpired Lea	ases				12/15
nforr	nation. If n	nore space is need	ossible. If two married peopleded, copy the additional page	, fill it out, number the e	th are equally resentries, and attac	ponsible for supplying h it to this page. On the	correct top of any		
		· -	e and case number (if known) ontracts or unexpired leases						
i. L	_	-	ubmit this form to the court with		∕ou have nothing	else to report on this for	m		
	_		nation below even if the contrac						
							,		
			r company with whom you ha						
	xample, re nexpired le		cell phone). See the instruction	is for this form in the ins	truction booklet to	r more examples of exe	cutory contracts	s and	
	Person or	company with wh	om you have the contract or	ease		State what the contract	t or lease is fo	r	
2.1									
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip	Code					
2.3					_				
	Name								
	Number	Street							
	City		State Zip	Code	_				
2.4	l				_				
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.5									
	Name				_				
	Number	Street							
		·							

State Zip Code

City

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Fill in this in	nformation to identif	fy your case:	
Debtor 1	Michelle	М	Cooper
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Page	es, write your name and case r	number (if known). Ansv	er every question	n.
1. D	o you have ar	ny codebtors? (If you are filing	a joint case, do not list ei	her spouse as a	codebtor.)
	No.				
	Yes				
		8 years, have you lived in a co nia, Idaho, Lousiiana, Nevada,		• '	mmunity property states and territories include gton, and Wisconsin.)
	No. Go to I	ine 3.			
	Yes. Did yo	our spouse, former spouse, or le	egal equivalent live with y	ou at the time?	
	_	nwhich community state or terri	tory did you live?		Fill in the name and current address of that person.
	Name of y	your spouse, former spouse or legal equiv	alent		
	Number	Street			
	City		State	Zip Code	3
S	Column 1: Yo	or Schedule G to fill out Colum	n 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
3.3	City		State	Zip Code	Cabadula D line
0.0	Name				Schedule D, line
	Number	Street			Schedule G, line
	City		State	Zip Code	_

Official Form 106H Record # 719091 Schedule H: Your Codebtors Page 1 of 1

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ill in this in	formation to identif	fy your case:		
Debtor 1	Michelle	M	Cooper	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		he : <u>NORTHERN DISTRICT C</u>	DF ILLINOIS	
(If known)	·			Check if this is:
()				An amended filing
				A supplement showing post
				chapter 13 income as of the

CHE	Check if this is.							
	An amended filing							
	A supplement showing post-petition							

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Employment					
	n your employment mation		Debtor 1		Debtor 2 or non-filing spouse	
attac infor	If you have more than one job, attach a separate page with information about additional employers.		X Employed Not employed		Employed Not employed	
	de part-time, seasonal, or employed work.	Occupation	Receptionist			
	upation may Include student omemaker, if it applies.	Employers name	Northside Suburb	an Pediatric		
		Employers address	4801 W. Peterson	Ave. #506		
			Chicago, IL 60646		,	_
		How long employed there?	Since 12/1/2016			
Part 2:	Give Details About Monthly	Incomo				
Estir spou	mate monthly income as of the se unless you are separated. u or your non-filing spouse have	e date you file this form. If you have more than one employer, combine, attach a separate sheet to this form.	ne the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
		and commissions (before all pay liculate what the monthly wage wo		\$2,085.42	\$0.00	
3. Esti	mate and list monthly overtim	ne pay.		\$0.00	\$0.00	
4. Cale	culate gross income. Add line	2 + line 3.		\$2,085.42	\$0.00	

Official Form 106I Record # 719091 Schedule I: Your Income Page 1 of 2 Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main

Michelle Debtor 1

M First Name Middle Name Document

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ase Number (if known) _

For Debtor 1 For Debtor 2 or non-filing spouse \$2,085.42 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$360.27 \$0.00 5a 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 \$0.00 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h \$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$360.27 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,725.14 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends 8b. \$0.00 \$0.00 Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. 8g. \$0.00 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$1,725.14 \$0.00 \$1,725.14 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$1,725.14 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? x No. Yes. Explain:

Fill	l in this in	formation to identify yo	ur case:				
De	ebtor 1	Michelle	М	Cooper	Check if this is	s:	
		First Name	Middle Name	Last Name		ded filing	
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name		ment showing pos as of the following	t-petition chapter 13 date:
Ur	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINOIS_			
	ase Number known)			_	MM / DD	/ YYYY	
					· ·	•	2 because Debtor 2
<u>Offi</u>	<u>cial F</u>	<u>orm 106J</u>			☐ maintain	s a separate house	ehold.
Scl	hedul	e J: Your Exp	penses				12/14
more every	space is r question.	needed, attach another s		= =	are equally responsible for supp ges, write your name and case n		
Par		Describe Your Household					
1. IS	this a joi	nt case? So to line 2.					
Ĭ	=	Does Debtor 2 live in a s	separate household?				
_		No.					
		Yes. Debtor 2 mus	t file a separate Schedu	e J.			
2.	Do you h	nave dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis	st Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	with you?
	Do not st	tate the dependents'					Yes
	names.						X No
							Yes
							X No
							Yes X No
							Yes
							X No
							Yes
3.	_	expenses include	X No				
	-	s of people other than and your dependents?	Yes				
Par	t 2:	estimate Your Ongoing Mo	onthly Expenses				
Estin				ess you are using this forn	n as a supplement in a Chapter 1	3 case to report	
-	nses as o pplicable		ptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the f	orm and fill in	
	• •		sh government assista	nce if you know the value			
of su	ch assist	ance and have included	it on Schedule I: Your	Income (Official Form 1061.)		Your expenses
4.		-	xpenses for your resid	ence. Include first mortgage	payments and		фооо оо
	-	for the ground or lot.				4.	\$800.00
		al estate taxes				4a.	\$0.00
		operty, homeowner's, or i	renter's insurance			4a. 4b.	\$0.00
		me maintenance, repair,				4c.	\$0.00
		meowner's association o				4d.	\$0.00

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Michelle Debtor 1 First Name

М

Middle Name

Document

Last Name

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Case Number (if known) _

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 Electricity, heat, natural gas 6a. 6b \$0.00 Water, sewer, garbage collection \$125.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$400.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning 10. \$100.00 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. \$112.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$30.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 719091 Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Document Page 42 of 65

Michelle Μ Debtor 1 Case Number (if known) First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$1,722.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,725.14 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$1,722.00 23b. Copy your monthly expenses from line 22 above. 23b.-Subtract your monthly expenses from your monthly income. \$3.14 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 719091 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	attorney to help you fill out bankruptcy forms?
No	,
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have read the	summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Michelle M Cooper	*
Signature of Debtor 1	Signature of Debtor 2
Date _04/25/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to identif		
Debtor 1	Michelle First Name	Middle Name	Cooper
Debtor 2	- I I St Name	Widdle Hame	Last Hame
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he: <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	r		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if	known). Answer every question.							
Cive Details About Your Marital Status and Where You Lived Before								
01. What is your current marital status?								
	arried							
_	Not married							
02 During the last 3 years, have you lived anywhere other than where you live now?								
□ N	0.							
Ye	es. List all of the places you lived in the last 3 y	years. Do not include where	ou live now.					
_								
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there				
			Same as Debtor 1	Same as Debtor 1				
	Chicago IL 60661-7692	FROM 03/2006	_					
-		- To 12/2013						
_		_						
_		-						
	n the last 8 years, did you ever live with a sp erty states and territories include Arizona, Ca			· ·				
	Visconsin.)	, ,	, , ,	,				
N N								
│	es. Make sure you fill out Schedule H: Your Co	odebtors (Official Form 106H)						
	<u></u>							
Part 2:	Explain the Sources of Your Income							

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Debtor 1 Michelle M Cooper Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$7,697 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$13,461 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$5,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Debt	or 1	Michelle	M	Cooper		Case Number (if known))	
		First Name	Middle Name	Last Name				
06	Are	either Debtor 1's or	Debtor 2's debts primarily c	onsumer debts?				
		No. Neither Debtor	1 nor Debtor 2 has primarily	consumer debts. Co	onsumer debts are defi	ned in 11 U.S.C. § 101(8)	as	
		"incurred by an	individual primarily for a perso	onal, family, or house	hold purpose."			
		During the 90 da	ays before you filed for bankru	ıptcy, did you pay an	y creditor a total of \$6,	225* or more?		
		☐ No. Go to lii	ne 7.					
		Yes. List be	low each creditor to whom yo	u paid a total of \$6,2	25* or more in one or r	more payments and the		
			t you paid that creditor. Do no		7.7	-		
			rt and alimony. Also, do not in		-	• •		
		Subject to adjustme	ent on 4/01/16 and every 3 ye	ears after that for case	es filed on or after the	date of adjustment.		
			ebtor 2 or both have primaril days before you filed for bank	=	ny creditor a total of \$6	600 or more?		
	No. Go to line 7.							
Veg. List below each graditer to whom you paid a total of \$600 or more and the total amount you paid that								
Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and								
				•		pport and		
alimony. Also, do not include payments to an attorney for this bankruptcy case.								
				Dates of payments	Total amount paid	Amount you stil	II owe	Was this payment for
				paymonto				
	corp age suc	porations of which you	tives; any general partners; ru u are an officer, director, pers a business you operate as a s d alimony.	on in control, or owner	er of 20% or more of the	eir voting securities; and	any manag	ging
		Yes. List all payment	s to an insider.					
				Dates of payment	Total amount paid	Amount you still owe	Reaso	n for this payment
08	an i Incl	nsider?	filed for bankruptcy, did you r		or transfer any property	y on account of a debt tha	t benefited	
		Yes. List all payment	s to an insider.					
				Dates of	Total amount	Amount you still		n for this payment
				payment	paid	owe	Includ	e creditor's name
	art 4	Identify Legal ac	tions, Repossessions, and Fo	reclosures				

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Debtor 1	Michelle	M	Cooper	Case Number (if known)	
	First Name	Middle Name	Last Name		
Li		uding personal injury ca		urt action, or administrative proceeding? ces, collection suits, paternity actions, support or cu	istody
	No.				
	Yes. Fill in the details	S.			
	_		Nature of the case	Court or agency	Status of the case
	Cavalry Spv I Llc V	S Michelle Cooper_	Collection	Cook County First Municipal	Pending
	CASE NUMBER#1	5M1110811			On appeal
					Concluded
					. 🚨
					-
	Unifund Ccr Llc VS	Michelle Cooper	Collection	Cook County First Municipal	Pending
	CASE NUMBER#1		Conconor	Gook County First Mulliolpai	On appeal
	CASE NOWIDEN#19	41011107300			Concluded
					_ Concluded
					-
		filed for bankruptcy, was fill in the details below.	s any of your property repossess	sed, foreclosed, garnished, attached, seized, or lev	ied?
	No. Go to line 11				
Ī	Yes. Fill in the inform	nation below.			
_					
		ou filed for bankruptcy ment because you owe		pank or financial institution, set off any amounts	from your accounts
	No. Go to line 11				
	Yes. Fill in the inform	nation below.			
	-	ı filed for bankruptcy, v r, a custodian, or anoth		possession of an assignee for the benefit of cred	ditors, a
	No.				
L	Yes.				
Part	List Certain Gift	s and Contributions			
		ou filed for bankruptcy.	did you give any gifts with a to	otal value of more than \$600 per person?	
	_	,	and you give any give man a w	, and the second second per person.	
	No.				
	Yes. Fill in the details				
14 V V	itnin 2 years before yo	ou filed for bankruptcy,	ald you give any gifts or contr	ributions with a total value of more than \$600 to a	iny charity?
	No.				
	Yes. Fill in the details	s for each gift.			
Part	6: List Certain Los	ses			
	/ithin 1 year before you ambling?	u filed for bankruptcy o	r since you filed for bankruptc	y, did you lose anything because of theft, fire, otl	her disaster, or
	No.				
	Yes. Fill in the details	s for each gift.			
	<u> </u>				
Part	List Certain Pay	ments or Transfers			
C	onsulted about seekin	g bankruptcy or prepar	ing a bankruptcy petition?	on your behalf pay or transfer any property to any encies for services required in your bankruptcy.	/one you
Г	No.				
	Yes. Fill in the details	S			

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Document Page 48 of 65 Michelle M Cooper Case Number (if known) Debtor 1 First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,500.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still

have it?

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Debtor 1	Michelle	M	Cooper	Case Number (if known)	
	First Name	Middle Name	Last Name		
22 H	ave you stored property	in a storage unit or p	lace other than your home within 1 ye	ear before you filed for bankruptcy?	
	_		-		
	No.				
L	Yes. Fill in the details.				
		W	ho else has or had access to it?	Describe the contents	Do you still have it?
Par	Identify Property Y	ou Hold or Control for	Someone Else		
	o you hold or control an or someone.	y property that some	one else owns? Include any property	you borrowed from, are storing for, or hol	d in trust
I	No.				
Ε	Yes. Fill in the details.				
		W	here is the property?	Describe the property	Value
Part	Give Details About	t Environmental Informa	ation		
For th	e purpose of Part 10, the	e following definitions	apply:		
ha	zardous or toxic substa	nces, wastes, or mate	local statute or regulation concerning rial into the air, land, soil, surface wa cleanup of these substances, waste:		
	te means any location, fa or used to own, operate,			r, whether you now own, operate, or utilize	
	azardous material means ibstance, hazardous mat	•	mental law defines as a hazardous wa minant, or similar term.	aste, hazardous substance, toxic	
Repoi	rt all notices, releases, a	nd proceedings that y	ou know about, regardless of when t	hey occurred.	
24 H	as any governmental un	it notified you that yo	u may be liable or potentially liable u	nder or in violation of an environmental la	w?
	No.				
-					
L	Yes. Fill in the details.	C	overnmental unit	Environmental law, if you know it	Date of notice
		G	overnmental unit	Environmentariaw, ii you know it	Date of flotice
25 H	ave you notified any gov	ernmental unit of any	release of hazardous material?		
	No.				
-					
L	Yes. Fill in the details.	0.		Environmental law if you know it	Data of notice
		G	overnmental unit	Environmental law, if you know it	Date of notice
26 H	ave you been a party in	any judicial or admini	strative proceeding under any enviro	nmental law? Include settlements and ord	ers.
	No.				
-	Yes. Fill in the details.				
L	Tes. Fill III the details.	C	ourt or agency	Nature of the case	Status of the case
			ourt or agency	Nature of the case	Status of the case
	Give Details About	Your Business or Con-	nections to Any Business		
Part	THE CIVE Details About	Tour Business or com	lections to Any Business		
27 W	/ithin 4 years before you	filed for bankruptcy,	did you own a business or have any	of the following connections to any busin	ess?
	A sole proprietor o	r self-employed in a t	rade, profession, or other activity, eit	her full-time or part-time	
	A member of a limit	ited liability company	(LLC) or limited liability partnership	(LLP)	
	A partner in a parti	nership			
	An officer, director	r. or managing execut	ive of a corporation		
	=		equity securities of a corporation		
	_				
	No. None of the above	• •			
L	res. ∪neck all that app	pry above and fill in the	details below for each business.		

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Debtor 1	Michelle	M	Cooper	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before y		you give a financial statement to	anyone about your business? Include all financial	
	No.				
	Yes. Fill in the deta	ils.			
		Date iss	eued		
Part 12	Sign Below				
in co		nkruptcy case can result in fi	nes up to \$250,000, or imprison	property, or obtaining money or property by fraud nent for up to 20 years, or both.	
×	/s/ Michelle M C	ooper			
	Signature of Debto	r 1	Signature of D	ebtor 2	
	Date 04/25/2017 MM / DD /		Date	DD / YYYY	
Did y		al pages to Your Statement o	f Financial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?	
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out bank	ruptcy forms?	
1	lo				
□ '	es. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Fill in this i	Case 17 a		ilod 04/27/17 E	ntored 04/27/17 13:16:4 1 of 65	14 Desc Main	
	Mishalla	M	0	_ 0. 00		
Debtor 1	Michelle First Name	Middle Name	Cooper			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)) First Name	Middle Name	Last Name			
	D 1 1 0 16 11	NODTUEDN DIVING	LINIOIO			
United State	es Bankruptcy Court for tr	ne : <u>NORTHERN</u> District of <u>II</u>	(State)		Object States	
Case Numb	er		-		Check if this is an	
, ,					amended filing	
Official F	Form 108					
		ion for Individual	a Filina Undor C	hontor 7		40/45
		ion for Individual		mapter <i>i</i>		12/15
=	_	chapter 7, you must fill out the	his form it:			
	ave claims secured by ased personal proper	y your property, or ty and the lease has not expi	red			
-		•		or by the date set for the meeting of cr	reditors.	
				s to the creditors and lessors you list.		
		ether in a joint case, both are		-		
Both debtors	must sign and date th	ne form.				
Be as complet	te and accurate as po	ssible. If more space is need	ed, attach a separate sheet	to this form. On the top of any addition	nal pages,	
write your nan	me and case number	(if known).				
Part 1:	List Your Creditors W	ho Have Secured Claims				
1. For any cr	editors that you listed	d in Part 1 of Schedule D: Cre	ditors Who Have Claims Se	ecured by Property (Official Form 106D)), fill in the	
informatio	-			(,,,	
Identify the	e creditor and the pro	perty that is collateral	What do you intersecures a debt?	nd to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	's		☐ Surrende	er the property	П No	
name:			=	e property and redeem it	_	
				e property and enter into a	☐ Yes	
Descripti				ation Agreement.		
property			_	-		
securing	debt.		☐ Retaill til	e property and [explain]:	_	
Creditor's	s			er the property	☐ No	
name:			Retain th	e property and redeem it	Yes	
Descripti	ion of		Retain th	e property and enter into a	_	
property			Reaffirma	ation Agreement.		
securing			Retain th	e property and [explain]:		
			_			
Creditor's			□ Surrendo	er the property		
name:	3		=		<u> </u>	
Tidrilo.			<u> </u>	e property and redeem it	Yes	
Descripti	ion of			e property and enter into a		
property				ation Agreement.		
securing	debt:		☐ Retain th	e property and [explain]:		

☐ Surrender the property

Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]: _

□No

Yes

Creditor's

property

Description of

securing debt:

name:

Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Page 52 of 65 Mumber (if known)

For any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G), fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).					
Describe your unexpired personal property leases	Will the lease be assumed?				
Lessor's name:	☐ No				
Description of leased property:	Yes				
Lessor's name:	□ No				
Description of leased property:	Yes				
Lessor's name:	□No				
Description of leased property:	Yes				
Lessor's name:	□No				
Description of leased property:	□Yes				
Lessor's name:	□No				
Description of leased property:	□Yes				
Lessor's name:	□No				
Description of leased property:	□Yes				
Lessor's name:	□ No				
Description of leased property:	Yes				
Part 3: Sign Below					
Inder penalty of perjury, I declare that I have indicated my intention about any properersonal property that is subject to an unexpired lease.	ty of my estate that secures a debt and any				
X /s/ Michelle M Cooper Signature of Debtor 1 Signature of Deb	tor 2				
Date					

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION In re Michelle M Cooper / Debtor Case No: Chapter: Chapter 7 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$1,200.00 Prior to the filing of this statement I have received \$1,500.00 Balance Due \$0.00 Post Case-Filing Work Pre-Paid: \$300.00 The source of the compensation paid to me was: Debtor(s) Other: (specify) The source of compensation to be paid to me is: Debtor(s) Other: (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include any work done post-filing. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date: 04/25/2017 /s/ Nicholas Jacob Tepeli Date Signature of Attorney Geraci Law L.L.C. Name of law firm

Record # 719091 Page 1 of 1

Case 17-13221 Geraci Lawid LOC/27/11/70 is Emdicated Wils20103 in 3:16:44 Desc Main Headquarters: 55 E. Monroe Street, #3400 Chiago Linguis 848.003 e754 Of LOGINER WWW.INFOTAPES.COM

Date: 4/25/2017

Consultation Attorney: **MEK**

Record #: 719-091



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$ 1,200.00 at \$ {} today, \$ {} per {} starting {} starting {
at \$ {
and \${ } I will obtain from { within our days or today. Dankruptoy is time soriotaver
may hav more than this amount to pre-pay post-filling services. After filling in court, any balance on the pre-ining loc is decreaged. The trial
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{795.00}{200} & \$335 = \$\frac{1,130.00}{200}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-tilling agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The state of the state of the first of the f
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, emails affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, emails
attachments, web upleads and mail: office appointment to review and sign your petition; filling your case in court. Excluded, appearance in any court of
proceeding: taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we me your case in
court all work until case closing is included except missed section 341 meetings; amendments to schedules; adversary proceedings, any motions
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
shapes to now for our services billed hourly at \$75 -\$450/hour and nay in advance a security retailer, which may cost you more, or less than a hat lee.
Advance Bayment Petainer, Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a
client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law lith. We will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown
shows. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days or
receiving written notice of the dispute. You may file a claim with the Wisconsin Lawvers' Fund for Client Protection if the we fall to provide a return of
the arrow advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
there are efferned or stoff will work on your file, there is no extra charge for the entire Geraci Law Team, unlike single allumey law little. Ordings in
at a supplier of the fact of the facts you told us. It that changes, your fee may change. Exemption laws only protect a little district of the facts you told us.
The Chapter 12 if you have property not claimed as exempt of risk filly over Tion-exempt blobeity to a mustee. No guarantee of Discharge.
Oraditars are others may object to a chapter 7 discharge of certain debts or to any discharge, for a vallety of leasons. Debts not discharge a student
debts and tuition, most tay debts, undisclosed debts; maintenance or support, lines, Itaua, stealing of little fluorial injury claims, debts
after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
course. I will not transfer or acquire any property of incur any credit or debt before filling, and i must make full disclosure of all moonie, expenses, desired
11 of an At Mallo (A) A)
Date:X
Michelle Cooper (Debtor) (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Michelle M Cooper / Debtor	Bankruptcy Docket #:
	Judae.

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/25/2017 /s/ Michelle M Cooper

Michelle M Cooper

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 719091 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Michelle M Cooper / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/25/2017	/s/ Michelle M Cooper	
	Michelle M Cooper	
Dated: 04/25/2017	/s/ Nicholas Jacob Tepeli	
	Attorney: Nicholas Jacob Tepeli	

Record # 719091 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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_btor	Michelle	M Cooper	. Case Number (if k	nown)
ebtor	First Name	Middle Name Last Name		
	Answer These Question	ns for Reporting Purposes		
Part	Answer Vicac wassin		consumer debts? Consumer debts are defi	ned in 11 U.S.C. § 101(8)
	What kind of debts do you have?	as "incurred by an individual	primarily for a personal, family, or household pr	urpose."
		No. Go to line 16b. Yes. Go to line 17.		u de la compania
		16b. Are your debts primarily money for a business or invention	v business debts? Business debts are debts estment or through the operation of the busines	that you incurred to obtain is or investment.
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts you	owe that are not consumer debts or business do	ebts
	Are you filing under		No. 14-7. Co to lipo 18	
17.	Chapter 7?		to 7. Do you estimate that after any exempt be	roperty is excluded and
	Do you estimate that after any exempt property is	administrative expens	es are paid that funds will be available to distrib	nate to unococide disease.
	excluded and administrative expenses	□Yes.		•
	are paid that funds will be	hand, 400		
	available for distribution to unsecured creditors?			
40	How many creditors do	1-49	1,000-5,000	25,001-50,000
18.	you estimate that you owe?	□ 50-99	☐ 5,001-10,000	[] 50,001-100,000 ☐ More than 100,000
		100-199	10,001-25,000	
vanerasista.		200-999	☐ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion
19.	How much do you estimate your assets to	\$0-\$50,000 \$50,001-\$100,000	☐ \$1,000,001-\$50 million	\$1,000,000,001-\$10 billion
		\$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion
	be worth?	☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion
MACAGA MARKANIA		\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
20.	How much do you estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	☐ \$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		\$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
i pa	177. Sign Below			NATIONAL PROPERTY AND
	you	I have examined this petition, ar	nd I declare under penalty of perjury that the info	ormation provided is true and
The second second second	,	If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed, if eligib I understand the relief available under each cha	ole, under Chapter 7, 11,12, or 13 opter, and I choose to proceed
The second secon		If a Married represents me an	d I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342	not an attorney to help me fill out 2(b).
Company of the contract of the		I request relief in accordance w	ith the chapter of title 11, United States Code, s	pecified in this petition.
and and to the property of the field of		I understand making a false sta with a bankruptcy case can resi 18 U S.C. §§ 152, 1341, 1519	tement, concealing property, or obtaining mone ult in fines up to \$250,000, or imprisonment for and 3571.	ey or property by fraud in connection up to 20 years, or both.
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Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Document Page 59 of 65

	formation to identify	, your case:			
F			Cooper		
Debtor 1	Michelle First Name	M Middle Name	Last Name		
Debtor 2	First Name	Middlo Name	Last Namo		
(Spouse: If filing)		e: <u>NORTHERN</u> District of _	ILLINOIS		
United States	Bankruptcy Court for tr	e. Northean	(State)	Check if this is an	
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Official I	01 B	— mediralelus F	ebtor's Schedul	es	12/15
If two married	people are filing tog	ether, both are equally resp	onsible for supplying correct i	iformation.	
				ing a falco statement concealing property, or	
abtaining mor	sev or property by tr	and in connection with a par	nkruptcy case can result in tine	es up to \$250,000, or imprisonment for up to 20	
years, or both	. 18 U.S.C. §§ 152, 1	541, 1919, and 901 to			
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	Michelle	Middle Name	Last Name	
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6 Ha	ave you been a party	y in any judicial or admir	nistrative proceeding unde	r any environmental law? Include settlements and orders.
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C C	Give Details A	lbout Your Business or Co	onnections to Any Business	fabrical connections to any business?
7 14	lithin 4 vears before	you filed for bankruptc	y, did you own a business	or have any of the following connections to any business?
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	ΠΔ nartner in a	partnership		
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28	Within 2 years befor	re you filed for bankrupt	cy, did you give a financial	statement to anyone about your business? Include all financial
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. 4	Michelle	M	Cooper Last Name	Case Number (if known)	
	First Name	Middle Name			
rt 2:	List Your Une	xpired Personal Property Lea	ses	Outcode and Unexpired Leases (Official Form 106G),	
ny u	nexpired persona	I property lease that you lis	ted in Schedule G: Executory	Contracts and Unexpired Leases (Official Form 106G), s that are still in effect; the lease period has not yet	
				s that are still in effect; the lease period has not yet assume it. 11 U.S.C. § 365(p)(2).	
d. Y	ou may assume a	n unexpired personal prope	rty leade is the same		
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Rai	18G Sign Belo	ow			···
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×	Signature of Debto		Signature o	Debtor 2	
6~	Signature of Debto Date Dated:	76) Date	DD / YYYY	
	Datad	10017			

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are Chapter 13 not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if live have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

125/2017 Dated: 사

Michelle M Cooper

Page 1 of 1 **Asset Disclosure** Daggerd # 719091

X Date & Sign

Case 17-13221 Doc 1 Filed 04/27/17 Entered 04/27/17 13:16:44 Desc Main Page 63 of 65 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

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Bankruptcy Docket #: Michelle M Cooper / Debtor Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE	AND CORRECT.
Dated: 4 / 25/2017 Michelle M Cooper	X Date & Sign
Michelle M Coopei	

Record # 719091

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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ebtor 1 Michelle	M	Cooper	Case N	umber (if known)		And the second s
First Name	Middle Name	Last Name	Column A Debtor 1		Column B Debtor 2 or non-filing spouse		
			\$	0.00	\$	0.00	
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		mount received was a benefit					

benefit under the 30	Cial Security Mot	any amount received that was a	\$	0.00	\$	0.00	
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10a			\$	0.00	\$	0.00	
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	al current monthly income. the total for Column A to the t	Add lines 2 through 10 for each total for Column B	\$	1,977.80 +	\$	0.00 =	\$ 1,977.80
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Part 3: Sign Be	elow					- true and or	erroot
By signing/	Michelle M Cooper	of perjury that the information on this sta	atement a	nd in any atta	chments I	s true and co	Mect.
Date: _	F 125/2017						
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Form B 201A, Notice to Consumer Debtor(s)

In re Michelle M Cooper / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 4 / 2017

Michelle M Cooper

X Date & Sign

Dated: 4 / 1/2017

Attorney

Form B 201A, Notice to Consumer Debtor(s)

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